



INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
				Application Number	10/043,991
				Filing Date	January 9, 2002
				First Named Inventor	Michael D. Brown et al.
				Group Art Unit	2161
				Examiner Name	Unknown
Sheet	1	of	2	Attorney Docket Number	157450-0009

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code		
B - O	1.	6,161,096		Bell	12-12-2000
	2.	6,064,969		Haskins	05-16-2000
	3.	6,018,714		Risen, Jr. et al.	01-25-2000
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OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
O - O	21.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
O - O	22.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
G - O	23.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: _____ Date Considered: _____

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Form PTO/SB/08A (Modified)

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D. 0	24.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
0. 0	25.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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